

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Wankmueller et al. Customer No.: 21003
Serial No. : 09/399,192 Examiner: Backer, Firmin
Filed : 09/17/1999 Group Art Unit: 3621
For : APPARATUS AND METHOD FOR GENERATING AN ELECTRONIC-
COMMERCE PERSONAL IDENTIFICATION NUMBER
CRYPTOGRAPHICALLY RELATED TO AN ATM PERSONAL
IDENTIFICATION NUMBER

RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop AMENDMENT
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action of October 10, 2006, please consider the following
remarks which begin at page 2 of this paper.